

FIRST FED CMTY BK OF BUCYRUS

	CPP Disbursement Date 12/23/2008	Cert 29705	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$127	\$125	-1.4%		
Loans	\$104	\$96	-7.8%		
Construction & development	\$2	\$2	0.6%		
Closed-end 1-4 family residential	\$64	\$59	-7.6%		
Home equity	\$3	\$4	12.6%		
Credit card	\$0	\$0			
Other consumer	\$7	\$6	-14.9%		
Commercial & Industrial	\$8	\$7	-10.8%		
Commercial real estate	\$13	\$13	-4.4%		
Unused commitments	\$7	\$9	15.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-24.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$6	\$15	134.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$115	\$112	-2.0%		
Deposits	\$99	\$99	0.1%		
Total other borrowings	\$16	\$13	-14.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$13	\$13	4.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	10.5%	--		
Tier 1 risk based capital ratio	14.6%	16.0%	--		
Total risk based capital ratio	15.8%	17.3%	--		
Return on equity ¹	6.5%	6.4%	--		
Return on assets ¹	0.6%	0.7%	--		
Net interest margin ¹	4.1%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	54.0%	42.0%	--		
Loss provision to net charge-offs (qtr)	131.3%	127.5%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.9%	4.7%	0.1%	0.1%	--
Home equity	0.3%	1.3%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.8%	3.9%	0.3%	0.0%	--
Commercial & Industrial	0.4%	4.7%	0.0%	0.0%	--
Commercial real estate	7.1%	2.5%	0.0%	0.0%	--
Total loans	2.9%	4.0%	0.1%	0.1%	--